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December 1, 2011

Hugh Stevens, Esquire
Everett, Gaskins, Hancock & Stevens, LLC
The Historic Pilot Mill
1101 Haynes Street, Suite 100
Raleigh, NC 27604

Re: JOC Farms LLC
2009 MPCF Policy No. NC-090-793527 (Beaufort County)

Dear Hugh:

I am responding to your letter dated November 10, 2011, reiterating your demand that Rural Community Insurance Services ("RCIS") pay an indemnity in the amount of \$619,574.41 to JOC Farms, LLC ("JOC") in conjunction with its 2009 Beaufort County tobacco claim.

First, notwithstanding your allegation that RCIS erred in determining the indemnity due on JOC's Beaufort County claim, the Risk Management Agency has not advised RCIS that its calculations were erroneous or that it underpaid the claim.

Second, please explain the methodology used to calculate the above-stated amount, including, without limitation: the acreage, the production to count, the price guarantee, the production guarantee, any appraisals for uninsured causes, and the basis for the purported 79.4 cents per pound sale price.

Thank you.

Sincerely,


Daniel N. Rosenstein

cc: Ms. Tonya Rowe
Ms. Diane Amara

